

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: JEFFREY A. BORMAN, SR	§	Case No. 1:19-bk-02198
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/21/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/14/2024.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,004.00.
- 10) Amount of unsecured claims discharged without full payment: \$2,306.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 36,400.00	
Less amount refunded to debtor(s)	\$ 106.03	
NET RECEIPTS		\$ 36,293.97

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,614.95	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,614.95
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
DISCOVER	Uns	2,830.00	2,889.92	2,889.92	2,889.92	0.00
SANTANDER CONSUMER USA	Sec	42,698.00	38,032.67	0.00	0.00	0.00
SANTANDER CONSUMER USA	Uns	0.00	14,920.17	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	10,500.00	9,542.81	8,238.36	8,238.36	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	9,542.81	1,304.45	1,304.45	0.00
FORD MOTOR CREDIT CORP.	Sec	38,109.00	41,949.50	0.00	0.00	0.00
FORD MOTOR CREDIT CORP.	Uns	0.00	5,221.56	0.00	0.00	0.00
COMMONWEALTH OF	Pri	1,500.00	530.10	484.51	310.17	0.00
COMMONWEALTH OF	Uns	0.00	530.10	45.59	15.52	0.00
ONEMAIN FINANCIAL	Uns	3,449.00	3,544.06	3,544.06	3,544.06	0.00
CAPITAL ONE BANK	Uns	1,427.00	1,511.33	1,511.33	1,511.33	0.00
AIS INFOSOURCE, LP	Uns	99.00	128.64	128.64	128.64	0.00
AIS INFOSOURCE, LP	Uns	222.00	180.68	180.68	180.68	0.00
AIS INFOSOURCE, LP	Uns	208.00	241.71	241.71	241.71	0.00
RESURGENT CAPITAL SERVICES	Uns	325.00	357.48	357.48	357.48	0.00
PORTFOLIO RECOVERY	Uns	527.00	571.79	571.79	571.79	0.00
PORTFOLIO RECOVERY	Uns	1,460.00	1,518.27	1,518.27	1,518.27	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	375.00	412.33	412.33	412.33	0.00
PORTFOLIO RECOVERY	Uns	1,063.00	1,063.36	1,063.36	1,063.36	0.00
PORTFOLIO RECOVERY	Uns	3,092.00	3,190.97	3,190.97	3,190.97	0.00
CITIBANK, N.A.	Uns	153.00	153.34	153.34	153.34	0.00
PORTFOLIO RECOVERY	Uns	423.00	423.43	423.43	423.43	0.00
PORTFOLIO RECOVERY	Uns	788.00	788.36	788.36	788.36	0.00
PORTFOLIO RECOVERY	Uns	2,834.00	2,834.85	2,834.85	2,834.85	0.00
FREEDOM MORTGAGE	Sec	218,107.00	NA	NA	0.00	0.00
YORK ADAMS TAX CLAIM BUREAU	Pri	1,000.00	NA	NA	0.00	0.00
COMENITY BANK/TORRID	Uns	1,409.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	585.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Uns	312.00	NA	NA	0.00	0.00
BRANDI L BORMAN	Pri	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,722.87	\$ 8,548.53	\$ 0.00
TOTAL PRIORITY:	\$ 8,722.87	\$ 8,548.53	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 21,160.56	\$ 21,130.49	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,614.95	
Disbursements to Creditors	\$ 29,679.02	
TOTAL DISBURSEMENTS:		\$ 36,293.97

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/14/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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